

**UNITED STATES BANKRUPTCY COURT**  
District of South Carolina

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor listed below was filed on 6/2/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the Bankruptcy Clerk's Office at the address listed below.

NOTE: The staff of the Bankruptcy Clerk's Office cannot give legal advice.

**Creditors – Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

**Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):**

Nicole Lynn Kingsley  
aka Nicole L. Kingsley  
460 Fantail Lane  
Cross, SC 29436

**Case Number:**

14-03206-dd

**Social Security / Individual Taxpayer ID / Employer Tax ID / Other Nos:**

xxx-xx-5438

**Attorney for Debtor(s) (name and address):**

R. Michael Drose  
3955 Faber Place Drive  
Suite 103  
North Charleston, SC 29405  
Telephone Number: (843) 767-8888

**Bankruptcy Trustee (name and address):**

Kevin Campbell  
PO Box 684  
Mount Pleasant, SC 29465  
**Telephone Number:** (843) 884-6874

**Meeting of Creditors:**

**Date:** July 16, 2014

**Time:** 01:30 PM

**Location:**

King and Queen Building, 145 King Street, Room 225, Charleston, SC 29401

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the Bankruptcy Clerk's Office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:**  
9/15/14

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the Court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Mailing Address of the Bankruptcy Clerk's Office:**

United States Bankruptcy Court  
J. Bratton Davis United States Bankruptcy Courthouse  
1100 Laurel Street  
Columbia, SC 29201-2423  
Telephone Number: 1-803-765-5436  
[www.scb.uscourts.gov](http://www.scb.uscourts.gov)

**FILED BY THE COURT ON:**

**06/02/14**

Laura A. Austin, Clerk  
U.S. Bankruptcy Court

Public Business Hours: 9:00 AM – 5:00 PM

Date: 6/3/14

## EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this Court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the Bankruptcy Clerk's Office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the Court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the Court to extend this deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts:	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may be prohibited from collecting the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523, you must commence an adversary proceeding against the debtor — or file a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side of this notice. The Bankruptcy Clerk's Office must receive the complaint and any required filing fee by that deadline.
Exempt Property:	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The Bankruptcy Clerk's Office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any pleading or document that you file in this bankruptcy case should be filed at the Bankruptcy Clerk's Office at the address listed on the front side. Certain parties are required to electronically file documents pursuant to the orders of this Court. You may view the public record of this case, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the Bankruptcy Clerk's Office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	
Dismissal Notice	This case may be dismissed without further notice or hearing should the debtor fail to comply with SC LBR 1017-2 (providing for dismissal for a failure to: pay the applicable filing fee, file or provide documents, or attend the meeting of creditors).
Miscellaneous Notice	The Voice Case Information System (VCIS) will give status information on cases filed or converted after 11/30/88. Call 1-866-222-8029. Please refer to the Court's web site at <a href="http://www.scb.uscourts.gov">www.scb.uscourts.gov</a> for further information. Chapter 7 cases: Property of the estate may be abandoned by the trustee at the meeting of creditors unless creditors or parties in interest object to SC LBR 6007-1.

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of South Carolina

In re:  
 Nicole Lynn Kingsley  
 Debtor

Case No. 14-03206-dd  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0420-2

User: mobley  
 Form ID: 182aBNC

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Jun 03, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2014.

db +Nicole Lynn Kingsley, 460 Fantail Lane, Cross, SC 29436-9177  
 542589742 +Boratory InHealth Diagnostic, 737 N. 5th St. Ste 103, Richmond VA 23219-1441  
 542589747 +CIT Bank / Fingerhut Direct, 6250 Ridgewood Road, Saint Cloud MN 56303-0820  
 542589745 +Carolina Family Medicine, 100 Spring Hall Dr, Goose Creek SC 29445-5335  
 542589749 +HUD - Financial Operations Center, 52 Corporate Circle, Albany NY 12203-5166  
 542589748 +Health Diagnosis Lab, 737 North 5th St. Ste 103, Richmond VA 23219-1441  
 542589750 +Lowcountry Rheumatology, 929 Bowman Road Ste 300, Mount Pleasant SC 29464-3237  
 542589752 ++MUSC PHYSICIANS, 1 POSTON RD, SUITE 350, CHARLESTON SC 29407-3431  
 (address filed with court: MUSC Physicians, PO Box 600077, Raleigh NC 27675)  
 542589751 Medical University Hosp Auth, PO Box 932933, Atlanta GA 31193-2933  
 542589753 +National Credit Systems, Midland Terrace, PO Box 312125, Atlanta GA 31131-2125  
 542589755 +SC Department of Employment and Workforc, 1550 Gadsden Street, Columbia SC 29201-2713  
 542589757 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609  
 (address filed with court: US Department of Education AFSA, PO Box 7202, Utica NY 13504-7202)  
 542589758 ++VANDERBILT MORTGAGE AND FINANCE INC, P O BOX 9800, MARYVILLE TN 37802-9800  
 (address filed with court: Vanderbilt Mortgage, 500 Alcoa Trail, Maryville TN 37804)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Drose@Droselaw.com Jun 03 2014 22:05:25 R. Michael Drose,  
 3955 Faber Place Drive, Suite 103, North Charleston, SC 29405  
 tr +EDI: QKCAMPBELL.COM Jun 03 2014 21:58:00 Kevin Campbell, PO Box 684,  
 Mount Pleasant, SC 29465-0684  
 ust +E-mail/Text: ustpregion04.co.ecf@usdoj.gov Jun 03 2014 22:05:42 US Trustee's Office,  
 Strom Thurmond Federal Building, 1835 Assembly St., Suite 953, Columbia, SC 29201-2448  
 542589741 +EDI: GMACFS.COM Jun 03 2014 21:58:00 Ally Financial, PO Box 9001951,  
 Louisville KY 40290-1951  
 542589743 +E-mail/Text: whart@cabrnc.com Jun 03 2014 22:06:00 CAB Collections, 2230 Technical Parkway,  
 Charleston SC 29406-4930  
 542589744 +EDI: CAPITALONE.COM Jun 03 2014 21:58:00 Capital One, PO Box 30285,  
 Salt Lake City UT 84130-0285  
 542589756 +E-mail/Text: bankruptcy@sctax.org Jun 03 2014 22:06:11 SC Department of Revenue,  
 PO Box 12265, Columbia SC 29211-2265  
 542589754 +EDI: NAVIENTFKASMSERV.COM Jun 03 2014 21:58:00 Sallie Mae, PO Box 9533,  
 Wilkes Barre PA 18773-9533  
 542589758 EDI: VAND.COM Jun 03 2014 21:58:00 Vanderbilt Mortgage, 500 Alcoa Trail,  
 Maryville TN 37804

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

542589746 ##+Charleston Radiologists, P.A., PO Box 2630, Summerville SC 29484-2630

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
 Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
 bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 05, 2014

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0420-2

User: mobley  
Form ID: 182aBNC

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Jun 03, 2014

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2014 at the address(es) listed below:

Kevin Campbell   kcampbell@campbell-law-firm.com,  
                    kcampbell@ecf.epiqsystems.com;lschumann@campbell-law-firm.com  
R. Michael Drose   on behalf of Debtor Nicole Lynn Kingsley Drose@Droselaw.com  
US Trustee's Office   USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 3